

Substitute for form 1449A&B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Complete if Known	
				Application Number	10/045,632
				Filing Date	October 26, 2001
				First Named Inventor	Milberger, Susan M.
				Art Unit	3693
Examiner Name	Chandler, Sara M.				
Sheet	1	of	2	Attorney Docket Number	020375-000230US

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
	A1	US-2001-0034676	Oct-2001	Vasic	
	A2	US-6,631,358	Oct-2003	Ogilvie	
	A3	US-7,287,009	Oct-2007	Liebermann	
	A4	US-7,398,252	07-08-2008	Neofytides et al.	

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ³
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
								<input type="checkbox"/>

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	C1	KLINE, A., "Debit Card paychecks for migrant farm workers," American Banker, New York, May 17, 1999.	<input type="checkbox"/>
	C2	US Patent Application No. 10/046,654 (Attorney Docket Number 020375-000220US), Advisory Action dated October 20, 2008, 3 pages	<input type="checkbox"/>
	C3	US Patent Application No. 10/046,654 (Attorney Docket Number 020375-000220US), Final Office Action dated August 6, 2008, 11 pages	<input type="checkbox"/>
	C4	US Patent Application No. 10/332,724 (Attorney Docket Number 020375-000201US), Final Office Action dated October 17, 2008, 14 pages	<input type="checkbox"/>
	C5	US Patent Application No. 10/336,149 (Attorney Docket Number 020375-000221US), Advisory Action dated September 25, 2008, 4 pages	<input type="checkbox"/>

Examiner Signature		Date Considered	
-----------------------	--	--------------------	--

* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 809. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

Substitute for form 1449A&B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>				Complete if Known	
				Application Number	10/045,632
				Filing Date	October 26, 2001
				First Named Inventor	Milberger, Susan M.
				Art Unit	3693
				Examiner Name	Chandler, Sara M.
Sheet	2	of	2	Attorney Docket Number	020375-000230US

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	C6	US Patent Application No. 10/336,149 (Attorney Docket Number 020375-000221US), Final Office Action dated June 20, 2008, 18 pages	<input type="checkbox"/>
	C7	US Patent Application No. 10/336,657 (Attorney Docket Number 020375-000222US), Office Action dated July 25, 2008, 9 pages	<input type="checkbox"/>

Examiner Signature		Date Considered	
-----------------------	--	--------------------	--

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.